

PUBLISHED BY THE MOUNTAIN BREEZE STAFF

## 2ND QUARTER REAL ESTATE TAX BILLS ARE DUE NOVEMBER 1ST.

# Daylight savings reminder; clean those chimneys

November 4th is daylight savings time. Please check operation of your carbon monoxide and smoke detectors and replace the batteries. Most detectors should be replaced every 10 years. See the manufacturers recommendations.

### Chimney fires

The MFD responds to several chimney fires each year. This is usually due to a dirty chimney with a creosote buildup inside the walls of the chimney. Wood and pellet fuel burning stoves and fireplaces are more apt to dirty a chimney quicker than a properly operating gas and oil fuel burning appliance. The creosote buildup can burn inside



154 Main Road  
Montgomery, MA

Office: (413) 862-4505  
Fax: (413) 862-4505  
wsservice@nutmegtrucks.com

the chimney causing enough heat to break thru the chimney wall and allow heat/fire to spread to the outside of the chimney.

The Town recently lost two homes due to wood burning heating stoves.

The MFD requests you have your stoves and chimneys (all types), inspected and cleaned annually by a professional chimney cleaning service. You should also clean your stove weekly and chimney each month during the heating season.

## Special Town Meeting update

### Marijuana Bylaw Update:

A Special Town Meeting was held on October 22nd, at which Townspeople voted overwhelmingly to approve a new zoning bylaw that prohibits all commercial marijuana establishments in the Town of Montgomery. This new bylaw does

Please turn to page 5

**“In November  
you begin to know  
how long the  
winter will be.”**

Martha Gellhorn

## 10 Reasons to clean a chimney often

**SAFETY:** Creosote forms very easily in your chimney, especially in the fall and spring when fires are slower burning. Variations in wood, moisture content, appliances, chimneys and burning rate make cleaning once a year not good enough. State Fire Marshalls recommend cleaning every **TWO WEEKS**.

**BETTER OPERATION:** A clean chimney makes for better drafting. Better drafting means you'll be able to operate your stove at its maximum performance levels.

**LESS DOWNDRAFTS:** A clean chimney will pull smoke with greater velocity reducing the chance of downdrafts

**CHIMNEY FIRES ARE EXPENSIVE:** Even if the fire department puts the fire out you may have an expensive cleanup or worse, chimney replacement

**INDOOR AIR QUALITY:** Cleaner chimneys means less particulate will get into living space

**EXTERIOR CHIMNEYS:** Produce creosote faster because three sides of the chimney is always cold

**GREEN WOOD:** Burning accumulates creosote faster than dry wood. Burning wood with more than 20% moisture content accumulates creosote buildup faster. Variations in wood types mean wood air-dried for less than a **FULL** year is a bad habit. Make sure your wood is less than 20% moisture content before burning

**COLD WEATHER:** Creosote forms, most rapidly, when the burn rate is slower. Chimney fires occur, most often, on the coldest days when the burn rate is faster thus igniting existing creosote more easily.

**YOUR FIRE DEPT:** Are most likely your neighbors. Don't get them up and out into the freezing cold on your slippery roof because you were negligent with your own safety.

**NEIGHBORS:** Who burn wood will wish they had your foresight when they struggle, as everybody does, to clean their chimneys.

## Important numbers

FIRE EMERGENCY 911  
AMBULANCE 911  
STATE POLICE 911  
HIGHWAY DEPARTMENT 862-4037

GATEWAY HIGH SCHOOL 685-1102  
GATEWAY MIDDLE SCHOOL 685-1202  
GMS ATTENDANCE 685-1201  
LITTLEVILLE ELEMENTARY 685-1301

TOWN HALL OFFICE 862-3386  
townhall@montgomeryma.gov  
Administrative Secretary Hours, Tuesdays  
& Thursdays from 10 a.m. to 4 p.m.

FIRE DEPT: 862-4505  
DEPUTY FIRE CHIEF - CHRIS GALIPEAU  
862-4599

TOWN CLERK - JUDY MURPHY 862-4478  
POLICE DEPT:  
ADMINISTRATIVE POLICE CHIEF -  
PAULA CHAPMAN 862-4949  
TAX COLLECTOR - JANE THIELEN 862-3386

ANIMAL CONTROL OFFICER -  
PHIL CAMP 862-4976

SELECT BOARD:  
DAN JACQUES 862-9001  
MIKE MORRISSEY 862-3386  
JACOB CHAPMAN 862-4949  
Meetings for the Select Board are held at  
7:00 p.m. every other Thursday.

SCHOOL COMMITTEE:  
MADELYN AUSTIN 862-4004  
mrrrr@verizon.net

LIBRARY:  
LIBRARIAN - PAULA LONG 862-3894  
montgomerylibrary@yahoo.com  
HOURS: Tuesday 10:00 a.m.-5:30 p.m.  
Thursday 4:00 p.m.-8:00 p.m.  
Saturday 9:30 a.m.-12:30 p.m.

BOARD OF ASSESSORS:  
Meetings of the Board of Assessors are held  
on the 1st & 3rd Wednesday of each month  
from 8:00 p.m.-9:30 p.m. Please call 862-3386  
for an appointment. Assessors' Clerk  
hours 1st & 3rd Wednesdays of each month  
from Noon - 4 p.m.

State Senator Don Humason:  
64 Noble St., Westfield, MA 01085  
(413) 568-1366  
Donald.Humason@masenate.gov

State Representative Peter V. Kocot:  
Rep.PeterKocot@hou.state.ma.us  
(413) 582-6111

## November Calendar

Nov. 1 7:00 pm – Selectboard Meeting – Town Hall  
Nov. 2 9:30 –11:00 am – Osteoporosis Exercise – Town Hall  
Nov. 7 6:30 pm – Yoga – Town Hall  
Nov. 9 9:30 –11:00 am – Osteoporosis Exercise – Town Hall  
Nov. 13 Recycling day  
Nov. 13 10:00 am – COA Coffee Hour – Town Hall  
Nov. 14 7:30 pm – GRSD School Committee Meeting – GRSD  
Middle School Rm 112/114  
Nov. 14 6:30 pm – Yoga – Town Hall  
Nov. 15 7:00 pm – Selectboard Meeting – Town Hall  
Nov. 16 9:30 –11:00 am – Osteoporosis Exercise – Town Hall  
Nov. 21 6:30 pm – Yoga – Town Hall  
Nov. 23 9:30 –11:00 am – Osteoporosis Exercise – Town Hall  
Nov. 27 Recycling day  
Nov. 27 10:00 am – COA Coffee Hour – Town Hall  
Nov. 28 6:30 pm – Yoga – Town Hall  
Nov. 29 7:00 pm – Selectboard Meeting – Town Hall  
Nov. 30 9:30 –11:00 am – Osteoporosis Exercise – Town Hall

### Paula L. Chapman

Administrative Chief of Police for the Town of Montgomery  
**OFFICE HOURS: 6:30 pm to 7:45 pm**

November 8, 2018

November 29, 2018

December 13, 2018

December 27, 2018

### MOUNTAIN BREEZE AD POLICY

**Montgomery resident ads:** \$3.50 for ¼ page, \$7.00 for ½ page, \$10.50 for ¾ page and \$14.00 for a full page.

**Non-resident ads:** \$5.00 for ¼ page, \$10.00 for ½ page, \$15.00 for ¾ page and \$20.00 for a full page.

**Political ads:** \$15.00 for ½ page and \$30.00 for a full page. (Political ads must include the name of the payer.)

**Ads:** email (preferably pdf file) to [montgomerymtbreeze@gmail.com](mailto:montgomerymtbreeze@gmail.com), put in the MB box at the Library, or mail to: **Montgomery Mountain Breeze, c/o Grace Hall Memorial Library, 161 Main Road, Montgomery, MA 01085-9525**. Include your name and phone number. Payment must be received by deadline date (usually on the 16th of the month) or ad will not be run. No cash, please; make check payable to Montgomery Mountain Breeze and put in the MB box at the Library, or mail to above address.

### MOUNTAIN BREEZE STAFF

Editor: T.Lak 413-237-2818  
Helen Allyn \* Chris Brown \* Laurie Flechsig \*  
Paula Long \* Julie Pike \* Jane Thielen  
[montgomerymtbreeze@gmail.com](mailto:montgomerymtbreeze@gmail.com)

**The Grille is *the place* to meet your neighbors!**

## **When the cold wind starts a blowing...**



our home made soups like Cheeseburg Chowder, Corn Chowder, Split Pea with Ham, Chicken Pot Pie Soup, Butternut Squash Soup, and our own famous Chili will set a warm fire in your belly.

Don't forget the many hot sandwiches and burgers!

So when the weather gets cold you know were to come for a good hot meal.

### **\$500 Bucks!**

was raised for the Montgomery Firemans Association in last month's tag sale. People were very generous in both what they spent and what they donated. Thank you to all that donated items and time!

### **Get out and vote!!!**

Don't forget to vote for mayor the second Tuesday of the first week of November  
Good Luck!

★★★★ NO taxation without representation!!! ★★★★★

The new Montgomery flat tax has been built into the price of our fresh, hot coffee and breakfast sandwiches.

**HOT COFFEE**  
Still \$1 dollar!

**BREAKFAST SANDWICH**  
Still three bucks, out the door!

**Montgomery  
Grille**

AT THE MONTGOMERY MARKETPLACE

**Hours:**  
**Wednesday, Thursday, Friday:**  
5:30 am to 2:30 pm

**Saturday and Sunday:**  
6:00 am to 2:30 pm  
Lunch starts 11:00 am

46 Main Rd, Montgomery, MA • 862-(FOOD) 3663 Closed Mondays & Tuesdays



Come out and see us at the 2nd Annual Better Home Show and Women's Expo.

We will be offering a wide variety of Garage Doors and Openers. Doug & Brenda Menard's goal is to exceed our customers expectations of quality, products, and service. We believe that you would want to be treated the way we would want to be treated with fairness, honesty, and respect.

Why pay more for less? Our customers deserve the very best value.

Let your home make a statement.



**Booth # 436**

**Saturday November 3rd 11:00am-4:00pm**

**Sunday November 4th 11:00am - 4:00pm**

## • Special Town Meeting update continued from page 1

not limit any personal recreational marijuana growth or use in accordance with current State Laws.

Please be reminded that since our Town voted in favor of legalizing the use of recreational marijuana in 2016 (268 yes, 232 no), we must also pose the same question to the Townspeople at the upcoming election on November 6. That ballot question must also pass for adoption of the new bylaw.

### Comcast Update:

In a letter to the Board of Selectmen dated August 23rd, Comcast confirmed its commitment to provide its service to a total of 392 premises in town, which equates to 99.49% coverage. This exceeds the 96% required by their agreement with the Mass Broadband Institute. Make-ready work, where Eversource and Verizon prepare their poles to receive Comcast's new cables, will soon be underway. Comcast continues to express its desire to have our homes connected by the end of the year, although we have no firm timetable for completion of construction. Comcast is expected to soon hold an informational meeting for Townspeople.

## Hello Montgomery! I'm your new State Rep

As your new State Representative in the First Hampshire District, I would like to invite the people of Montgomery to a meet and greet with me this coming December. I ran knowing that the voices of the people would bring change on Beacon Hill, so please stop by so I can hear your questions, concerns, and vision for the future of Montgomery. More details will follow, so keep an eye on the Mountain Breeze. In the meantime, feel free to reach out to me at [info@lindsaysabadosa.com](mailto:info@lindsaysabadosa.com) or (413)-539-8599, or stop by my office at 76 Gothic Street in Northampton. I look forward to meeting you all!

Lindsay Sabadosa  
State Representative, 1st Hampshire

### NOVEMBER BIRTHDAYS:

Sally Bisbee  
Judy Dowd  
Laurie Flechsig  
Jason Harris, Sr.  
John Hughes  
Thomas Hyjek  
Victoria Kos  
Sonny Lafond  
Nathan Leveille  
Brandon Matulewski  
Donna Morrissey  
Conner Osden

Nicole Senecal  
Marlene Stanisewski  
Emily Warren  
Mary Ann Wilcox

### NOVEMBER ANNIVERSARIES

Beverly Ann & Richard Allard

## CEMETERY LOTS AVAILABLE

Anyone wishing to purchase a cemetery lot/plot, please contact the Cemetery Commission: Joanne Hebert at 862-4586, Patty Little at 862-3830, or Scott Darling at 862-3378. Please do not contact the Town Hall. The price per plot is \$200. Sales are limited to town residents or those born in Montgomery.

Thank you to Gene Washburn and Ed Healy for all their years of service.

## Looking for Christmas Gifts? The 2019 Taste Coupon Book – \$25.00 ea

AMVETS Post 96, Russell, MA

*Proceeds will be used to make a donation to the Holyoke Soldiers Home Recreation Fund*

*Included inside are coupons for local & "chain" restaurants in:* Agawam, Chicopee, Easthampton, Hadley, Holyoke, Ludlow, Northampton, Southampton, Southwick, Springfield, West Springfield, Westfield & many other towns in Western Mass – including our "own" Montgomery Grill, also some places in Enfield, CT., Somers, CT., Suffield, CT.

Big Y is back. Need to download app for digital coupon to receive \$10.00 off, see 2nd page in book.

**Restaurants Include:** Burger King, McDonalds, Dunkin Donuts, Friendly's, Sonic, Munich HAUS, Glendale Grill, Red Robin, Domino's Pizza, Uno Chicago Grill, and MANY more.

**Also included are coupons for:** Amelia Park, Old Sturbridge Village, Springfield Symphony, Springfield Thunderbird's, Eric Carle Museum, Fenway Golf, Volleyball Hall of Fame, Taylor Rental, *Berkshire East, & many others*

If interested, call Dan Flechsig  
862-8095

# Planting beans, squash, and corn; and why rocks rise

November is the time to:

In the garden: you can still plant spring bulbs until the ground freezes. You can try to hang onto potted mums for next year – store in the garage, water twice in winter, cut back in the spring.

Gardening Tidbits from The Old Farmer's Almanac Book of Garden Wisdom:

- The perfect companions are "The Three Sisters of Life" which are beans, squash (or pumpkins) and corn. The corn stalks offer poles for the beans, which in turn supply nitrogen for the corn. The broad leaves of the squash, growing up sides of the hills, provide mulch and deter predators.
- What makes the rocks rise? Most folks (quite correctly) that

**GardenNews**  
by Chris Brown



rocks rise on account of the frost action in the ground. There is the Push Theory – that the water freezes and pushes the rocks/stones up. The Pull Theory – that the soil freezes around the top of the rock first, grabbing it and pulling it upward

as it heaves with frost. Whatever the reason, we do have rocks here in Montgomery!

- Map out your microclimates in your garden. Your garden may have a place where the ground is elevated. The higher the elevation, the colder the air. Also south-facing hillsides collect the warmth: north-facing hillsides are cooler. Walls, buildings, walkways and even bushes hold the heat in summer and cold in winter. Sections bordered by the above will have more extreme climates than adjacent areas of the garden. Open hedges and fences can weaken a wind's strength. Plan your landscape accordingly.

## APPLE FRITTERS

Recipe sent in by Jeanne Aras. Thank you, Jeanne.

- |                                |                             |
|--------------------------------|-----------------------------|
| 1 cup sifted all purpose flour | 2 Tbsp. sugar               |
| 2 tsp. baking powder           | ¼ tsp. salt                 |
| 1 egg (beaten)                 | 2/3 cup milk                |
| 2 Tbsp. butter, melted         | 3-4 apples (peeled & cored) |
| Salad oil                      |                             |

Sift dry ingredients together. Combine egg, milk and butter. Stir wet mixture into dry mixture. Don't over-mix. Slice apples crosswise into rings. Dip fruit into batter one at a time. \* (Add more milk or flour if needed). Fry in skillet with 1 inch of oil, heated to 375 degrees until golden. Drain, serve hot. Sprinkle with confectioners' sugar.

NOVEMBER RECIPES



Weekly/ Biweekly  
Curb-Side Residential Pick-up  
Area's Best Prices  
Free Wheeled  
Trash Cart

P.O. Box 1903  
Westfield, MA 01086

**Celebrating 28 years In Business**

**1990 MJC 2018**  
**RUBBISH REMOVAL**

*Serving Western Mass*  
Residential & Commercial  
Permanent Dumpsters

**413-562-1973**

**www.mjcrubbishremoval.com**

**-SPECIAL-**  
**NEW CUSTOMER INTRODUCTORY OFFER**  
**8 WEEKS FREE SERVICE**  
Residential and Business Curbside and Dumpster Service  
Get Your Best Price and Call Us Last  
**LOWEST RATES GUARANTEED!!!**

## HAPPY THANKSGIVING WISHES TO ALL OUR FRIENDS AND NEIGHBORS FROM YOUR MONTGOMERY HISTORICAL SOCIETY!

### Chicken Pie Supper provided a great meal and scholarship funds

Montgomery Historical Society's recent Chicken Pie Supper, a fund-raiser for the annual scholarship(s) awarded to graduating Montgomery high school seniors, once again provided a delicious meal and an interesting program. Our guest speaker, Dr. Robert Brown of Westfield, retired history professor at Westfield State University, entertained everyone with a look at Westfield's past and in particular, the celebrations held honoring the City's 100th, 200th, and 300th Anniversaries, as well as a look forward to its 350th celebration next year. Thank you to all who attended and supported the cause!

The Historical Society's program year concludes with a

### Historical Happenings



Post-Christmas evening of "dining out" at a restaurant in the surrounding area. The scheduled date is **Thursday, January 10, 2019 at 6:00 p.m.** (The snow date will be Friday, January 11.) We're asking anyone who might like to attend to suggest a restaurant we should all try out... the most-recommended place will be chosen for our meal. Please call **Laurie (862-8095) by November 20** with your restaurant recommendation so we may publicize the final details in the December issue of the Mountain Breeze. (Reservations for the dinner may be phoned in up through the end of December.) Thank you, and we hope you'll join us on January 10th!

*The Historical Society's display case at the Grace Hall Memorial Library, Montgomery Center, has a new exhibit installed in mid-October – a collection of match holders and matchbox holders loaned for your viewing pleasure by a long-time member of the Historical Society. We hope you'll take this opportunity to stop in at the library for some good reading material or other media and take a look at this exhibit. The majority of the items are historical!*

*Around the end of November, we'll be installing some Christmas-themed items for you to view. And... if you have anything you might like to display at any time in the case, we'd be delighted to hear from you! Please call Laurie at 862-8095 to offer your items or collection for display!*

## The Wyben Christmas Craft Fair

**Saturday, December 1, 2018  
9:00 a.m. to 3 p.m.**

**Wyben Union Church  
678 Montgomery Road • Westfield, MA**

There will be a wide array of artisan crafts, including antique & handmade jewelry, decorative woodcrafts, punched tin, stained glass, pottery, birdbaths, handspun wearables, and more.

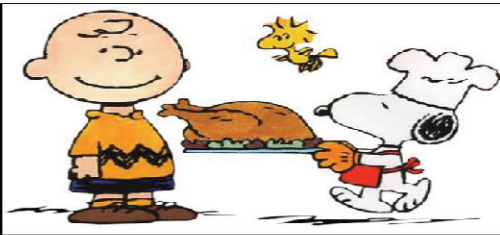
Fresh wreaths will also be for sale, along with lots of baked goods and the ever-popular corn chowder luncheon. Church proceeds will benefit the Westfield Salvation Army.

Join us in supporting a worthy cause. Thank you!!

Corn Chowder  
Luncheon

Baked  
Goods

Artisan  
Crafts



# Library News

facebook.com/  
gracehallmemorial

**November  
2018**

The most important political office is that of the private citizen. ~Louis Brandeis

**Welcome Sandra Shelnut** as our new Library Assistant

Most of you know Sandra already as a volunteer and Trustee of the Library. Her grandmother, Grace Hall, is the library's namesake and one of the original librarians. She is also one of our cracker jack local historians. Stop in and say hello!

***NEW At the Library ....Plus many more!***

"Mamma Mia: here we go again" DVD

House of Gold by Natasha Solomons

Dark sacred Night by Michael Connelly

Red Coat by Dolly Carlson

Elevation by Stephen King

Elm Tree by Tana French

## Winter Drop Box

Please do not put any DVD's and Audio books in the Drop Box when the weather drops below 40 degrees, please. Let us know by phone or email and we can renew items for you.

## Searching for Volunteers

We are looking for volunteers ages 14 to 100 who love books and working with people. The library needs volunteers for various jobs and skill levels. If you are interested stop by the library or email us. We will be having an informal sign up and library skills work shop on Nov. 10 at 11 am.



**Trustees Meeting  
Nov. 29 at 6:30pm**

## Museum Passes

**\*Old Sturbridge Village\***

**Springfield Quad**

**Norman Rockwell**

**Mystic Aquarium**

**Deerfield Historical Mu-**

**USS Constitution**

**DCR State Park Pass**

**MassMoCa**

### Hours

Tues: 10- 5:30

Thurs: 4-8

Sat: 9:30-12:30

### Contact

#### Mail

161 Main Road, Montgomery,  
MA 01085

#### Phone

413-862-3894

#### email

Montgomerylibrary  
@yahoo.com

#### Website

montgomeryma.gov

wghl.masscat.org

facebook.com /  
gracehallmemorial

commonwealthcatalog.org

# COUNCIL ON AGING

Serving the Citizens of Montgomery  
November 2018

## Calendar

**Tue – Nov 13 Coffee Hour – 10 a.m.**

**Tue – Nov 27 Coffee Hour – 10 a.m.**

### **Osteoporosis Exercise Class**

Town Hall – Friday – 9:30 – 11am

## November Birthdays

John Petros

Anne-Marie Buikus

Wayne Morse

## **Medicare's Open Enrollment Period October 15 – December 7**

This is the time of year when everyone with Medicare can join or change their health and prescription drug plans for 2019. Depending on your needs, you can switch coverage from Original Medicare to a Medicare Advantage plan, or vice versa. You also can switch your Part D plan, which pays for medications. Any changes you make will take effect Jan. 1.

This is an important opportunity to make sure you're getting the most from your Medicare benefits. Every year, Medicare plans change, and so do your needs. It's worth the time to shop around to see if your coverage is still the best for your situation.

**Shine Representative, Buliah Mae Thomas, will be at our coffee hour on Tuesday, Nov 13<sup>th</sup> to answer your questions on changes expected this year.**



## **National Family Caregivers Month**

This annual observance is a time to honor family caregivers across the country. This year's theme is "Caregiving Around the Clock," recognizing the challenges that family caregivers face and how they manage them day and night.

This special observance enables us to do the following:

- raise awareness of family caregiver issues,
- celebrate the efforts of family caregivers,
- educate family caregivers about self-identification, and,
- increase support for family caregivers.

There are over 65 million caregivers across America and 90% of this type of care is performed by a family member.

**Elder Abuse** - 800-922-2275 or 413-586-2000

**Shine Counselor** – Buliah Thomas - 667-2203

**Veteran's Agent** – Daniel Flechsig – 862-8095

**Outreach** – Ginger Cruickshank – 862-4932

# The Five Biggest Mistakes Boomers Make When Enrolling in Medicare

## Mistake 1: Signing up too early or too late for Medicare and its parts

If you are aging into Medicare, your initial enrollment period is based on your 65<sup>th</sup> birthday. To avoid long-term penalties, make sure you know what you have to choose—and by when. If you or your spouse are still working when you turn 65 and your insurance meets certain requirements, it may make sense for you to delay enrollment in Parts A, B, and D. Find the rules here. On MyMedicareMatters.org, you can take a free, confidential Medicare QuickCheck™ and receive a personal report with your initial enrollment period, or special enrollment period if you or your spouse are still working, and recommendations about when you should sign up for which parts of Medicare.

## Mistake 2: Not understanding the difference between a Medicare Supplement and a Medicare Advantage policy

Original Medicare is a fee-for-service program. Most consumers supplement the government benefit with a private Medicare Supplement (also called Medigap) policy as well as a Part D plan for their prescription drugs. A Medicare Supplement policy may cover some services that are not included under the standard Medicare Parts A and B as well as some out-of-pocket costs such as co-insurance costs for care at skilled nursing facilities, the Part A deductible, and foreign travel emergency care. If you choose a Medicare Supplement policy, you will pay an additional monthly premium. You won't need prior authorization to use specialists or to get second opinions.

A Medicare Advantage Plan (Part C), on the other hand, takes the place of original Medicare Parts A and B. These plans work more like group insurance. They are sold through approved, licensed insurance companies and may have an additional monthly premium. Often, Medicare Advantage plans include prescription drug coverage as well as services that original Medicare does not such as health/wellness programs and vision care. However, a Medicare Advantage plan may also limit a person's ability to use doctors and hospitals, and also require prior authorization to use specialty services.

## Mistake 3: Guessing when picking specific plans

It can be very difficult and time-consuming to compare all of the plans that are available to you. Many people try to do their homework, get frustrated, and then “give up and guess.” Choosing a Medicare plan is too important to leave to guesswork. Take the time to review your health insurance needs before your first—and every subsequent—enrollment period. Think about:

Do you have health insurance from another source?

Do you have any chronic conditions?

Which doctors and hospitals do you use?

Which prescriptions do you need and what pharmacies do you get them from?

You don't have to do this on your own. You can get help from a trusted source that can help you think through your options and compare plans. If you're unsure about your choices, start with a Medicare QuickCheck™ to get a personalized report on your options and use that to start a conversation with a licensed benefits advisor.

## Mistake 4: Not applying for extra help

Millions of older adults are eligible for billions of dollars in programs that can help them pay for their prescriptions and health insurance premiums, deductibles, and coinsurance. If your income in retirement is modest, you should find out if you qualify for assistance. NCOA also offers a free online BenefitsCheckUp® where you can see if you're eligible and apply online for Extra Help or Medicare Savings Programs. Or, contact your State Health Insurance Assistance Program (SHIP) to see what's available to you.

## Mistake 5: Not re-evaluating your coverage every year

Unfortunately, choosing health insurance is no longer a one-time decision for most Medicare beneficiaries. Insurance companies can make changes to policies every year. Just because your doctor and medications are covered this year doesn't automatically mean they will be covered in the coming year. Make sure to confirm cost, copays, coinsurance, covered providers, and prescription drugs. Here are a few things to consider:

Has your health changed in the last year?

Is your current plan still meeting all of your health needs?

How much have you paid out-of-pocket in the last year—and for what?

How is your plan changing for the coming year? How will that affect your out-of-pocket costs?

Are there better options available to you now?

This newsletter is partially funded by a grant of the Executive Office of Elder Affairs

Outreach Worker: Ginger Cruickshank 862-4932

Board Members are: Anne-Marie Buikus 862-3257, Jane Thielen 862-4482, Sandy Haas 862-3829

Jeanne Aras 862-4497, Jean Bush 862-3645, Geraldine Larrabee 862-3884